

United States Bankruptcy Court  
Western District of MichiganIn re:  
Amy Christine Willard  
DebtorCase No. 18-03490-swd  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0646-1

User: jonesl  
Form ID: 522qPage 1 of 1  
Total Noticed: 19

Date Rcvd: Aug 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db	Amy Christine Willard, 2131 Bloomfield Avenue, Kalamazoo, MI 49001-5269
8266626	+Advia Credit Union, Payment Services, P.O. Box 10309, Des Moines IA 50306-0309
8266631	+Equifax Information Svs LLC, P.O. Box 740256, Atlanta GA 30374-0256
8266632	+Experian, 701 Experian Parkway, P.O. Box 2002, Allen TX 75013-2002
8266633	+Lake Michigan Credit Union, P.O. Box 2848, Grand Rapids MI 49501-2848
8266642	+PNC Bank, P.O. Box 609, Pittsburgh PA 15230-0609
8266643	PNC Bank, P.O. Box 856177, Louisville KY 40285-6177
8266644	Trans Union, P.O. Box 4000, Chester PA 19016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8266625	+E-mail/Text: collections@adviaacu.org Aug 15 2018 22:22:43	Advia Credit Union,
	550 S. Riverview Dr., Parchment MI 49004-1299	
8266630	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 15 2018 22:35:12	Capital One Bank,
	P.O. Box 5155, Norcross GA 30091	
8266629	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 15 2018 22:37:09	Capital One Bank,
	P.O. Box 71083, Charlotte NC 28272-1083	
8266627	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 15 2018 22:36:09	Capital One Bank,
	P.O. Box 30285, Salt Lake City UT 84130-0285	
8266628	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 15 2018 22:36:09	Capital One Bank,
	P.O. Box 6492, Carol Stream IL 60197-6492	
8266635	+E-mail/Text: bk@lendingclub.com Aug 15 2018 22:22:41	Lending Club,
	71 Stevenson St., Suite 300, San Francisco CA 94105-2985	
8266637	+E-mail/Text: bankruptcy@mortgagecenter.com Aug 15 2018 22:22:06	Mortgage Center LLC,
	29621 Northwestern Highway, Southfield MI 48034-1033	
8266638	E-mail/Text: electronicbkydocs@nelnet.net Aug 15 2018 22:22:31	Nelnet Loan Services, Inc.,
	P.O. Box 2970, Omaha NE 68103-2970	
8266639	E-mail/PDF: cbp@onemainfinancial.com Aug 15 2018 22:35:09	OneMain, P.O. Box 790368,
	Saint Louis MO 63179-0368	
8266640	E-mail/PDF: cbp@onemainfinancial.com Aug 15 2018 22:36:06	OneMain Financial,
	P.O. Box 183172, Columbus OH 43218-3172	
8266641	E-mail/PDF: cbp@onemainfinancial.com Aug 15 2018 22:35:09	OneMain Financial,
	137 West Centre Avenue, Portage MI 49024-5335	

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8266634*	+Lake Michigan Credit Union, P.O. Box 2848, Grand Rapids MI 49501-2848
8266636*	+Lending Club, 71 Stevenson St., Suite 300, San Francisco CA 94105-2985

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2018 at the address(es) listed below:

Roger J. Bus	on behalf of Debtor Amy Christine Willard	RogerJBus@sbcglobal.net
Stephen L. Langeland	slangeland@lelawyers.com,	mi22@ecfcbis.com

TOTAL: 2

Form 522Q (12/09)

**United States Bankruptcy Court  
Western District of Michigan**  
One Division Ave., N.  
Room 200  
Grand Rapids, MI 49503

<b>IN RE:</b> Debtor (name used by the debtor in the last 8 years, including married, maiden, trade, and address):  <b>Amy Christine Willard</b> 2131 Bloomfield Avenue Kalamazoo, MI 49001-5269 SSN: xxx-xx-8669  <b>Debtor</b>	<b>Case Number 18-03490-swd</b>  <b>Chapter 7</b>  <b>Honorable Scott W. Dales</b>
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**NOTICE TO CREDITORS AND OTHER PARTIES IN INTEREST  
OF PROVISIONS UNDER 11 USC SECTION 522(q)(1)**

Pursuant to Sections 727(a)(12), 1141(d)(5), 1228(f), or 1328(h), as applicable, NOTICE is hereby given that creditors and parties in interest have 21 days from the date of service of this notice to file an objection to the entry of an order of discharge on grounds that 11 USC Section 522(q)(1) may be applicable to the debtor(s) and that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC Section 522(q)(1)(A) or may be liable for a debt as described in 11 USC Section 522(q)(1)(b).

If such objections are filed, a hearing will be scheduled.



*Daniel M. LaVille*  
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Daniel M. LaVille  
Clerk of Court

**Dated:** August 15, 2018